



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME JOSEPH MIDDLE NAME \_\_\_\_\_  
SURNAME ARTUR  
ADDRESS \_\_\_\_\_  
HOUSE NUMBER 44 77 ELMINA ATO QUARHE ST  
NOTE: Please indicate your residential address and a visible landmark  
OLD POST OFFICE  
RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE  
NUMBER OF YEARS AT THIS ADDRESS: 1 YEARS        MONTHS  
SPOUSE NAME         
PHONE NUMBERS 054 35 99 602  
EMAIL ADDRESS \_\_\_\_\_  
NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3  
D.O.B 19/01/1971

**IDENTIFICATION**

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL  
ID NUMBER GH-719409362-1 PLACE OF ISSUE ELMINA  
DATE OF ISSUE 04/02/2020 EXPIRY DATE 03/02/2030



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**EMPLOYMENT DETAILS**

EMPLOYER'S NAME \_\_\_\_\_

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

TAILOR / SEAFOOD VENDOR

BUSINESS LOCATION/ADDRESS OLD POST OFFICE

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS \_\_\_\_\_ POSITION OWNER

WEEKLY INCOME GHS 1200 DAILY INCOME GHS 200

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 2000 DATE 02-23-2023

LOANS OBTAINED FROM OTHER SOURCES \_\_\_\_\_

CURRENT WORKING CAPITAL GHS 2000

LOAN AMOUNT BEING REQUESTED NOW GHS 2500

REASONS FOR THE LOAN BUSINESS

BI-WEEKLY PAYMENTS \_\_\_\_\_ MONTHLY PAYMENTS \_\_\_\_\_

**COLLATERAL**

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

ITEMS

VALUE

LOCATION

DATE ACQUIRED

LAND

BUILDING

EQUIPMENT/TOOLS





**JY3 Micro Credit Ltd**

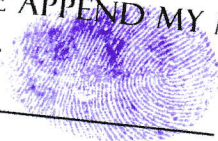
**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER  
PAYMENT PERIOD FOUR MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF GH¢ 2.00 AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY EXPLAINED TO ME  
(JOSEPH ARTHUR) IN THE FANTE LANGUAGE,  
THAT I FLUENTLY SPEAK AND UNDERSTAND. AND HAVE UNDERSTOOD THE  
TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS  
AND CONDITIONS AS STATED IN THEREOF.

APPLICANT SIGNATURE / TUMB PRINT



DATE 31/07/2023

**GUARANTOR**

I GIDEON MARK EGHAN

TWO THOUSAND FIVE HUNDRED

HEREBY GUARANTEE A LOAN OF

NAME OF BORROWER) JOSEPH ARTHUR

BEING GRANTED TO (FULL

WHOM I AM RELATED AS FRIEND

AGE 40 TELL: 0543176634

GUARANTOR'S WORK WELDER

I GIDEON MARK EGHAN SOLEMNLY PLEDGE TO BE LIABLE FOR ALL  
PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES AND OTHER

COLLECTION COSTS. WHEN THIS LOAN IS IN DEFAULT, ALL LEGAL MEANS WILL  
BE ENFORCED TO COLLECT THE SAID AMOUNT PLUS ALL OTHER CHARGES.

I CONSENT TO THE TERMS AND CONDITIONS OF THIS LOAN. I WILL ALSO MAKE  
MYSELF AVAILABLE WHEN NEEDED FOR IDENTIFICATION AND VERIFICATION

SIGNATURE / THUMBPRINT

[Signature]

DOB 22/07/1982

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, JOSEPH ARTHUR..... solemnly agree to pay all loans and interest acquired from MJY3 in full in the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other costs incurred during this loan collection period.

When loan a loan is default, our clints and their guarantors are required to cooperate with us to find a cordial way of working together during the defaulting period to make amends.

When a client is not cooperative or when a loan is in default, our office will use all means available to us, that is hereby agreed to in this document to recover our monies.

**CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND IN SOCIAL MEDIA AND MADE PUBLIC AS A WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED**

**DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.**

**INTERPRETER DECLARATION**

I, Jessica Burt..... do hereby agree that I am serving as the interpreter for JOSEPH ARTHUR..... and GUARANTOR MARK BERTAN.....

(Borrower)

(Guarantor)

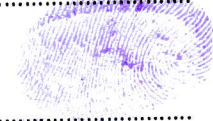
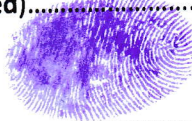
Clients of MJY3 concerning this loan agreement in the SPANISH..... language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required).....

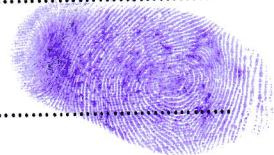
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Client signature and thumb print (Required).....

Joseph Arthur



Guarantor signature and thumb print (Required).....

Mark Bertan